



# IREFCU RevNews

## DECEMBER 2016

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[www.irefcu-ncsc.com](http://www.irefcu-ncsc.com)

**HOURS:**  
Mon.-Fri. 8:00 -12:45

### DIVIDEND RATES

	RATE	APY
Regular Shares	.75%	.752%
IRA	1.00%	1.004%

[www.irefcu-ncsc.com](http://www.irefcu-ncsc.com)

### Loan Rates /Promotions

The credit union strives to give back to its membership through higher savings rates and lower loan rates.

Special Loan Rates offered to qualifying members are available while funds are available. New or used auto loan for up to 60 months as low as 1.75%.

Normal interest rate may apply.

### INSTANT LOANS

We offer instant loans to meet emergency need or to take care of other year end expenses.

New Auto Loan – get that new car smell.  
100% financing up to 84 months

#### Instant Loan:

- **No credit check!**
- Same day lending.
- Maximum amount as high as \$2,000.
- Up to 12 months.
- Must have Direct Deposit or Payroll Deduction Payments.
- 2 loans per year maximum.
- Must pay prior instant loan off in full, prior to applying for a new loan.

Used Auto Loans – our specialty.  
100% of NADA retail financing up to 60 months

New Boat Loan – make a splash.  
80% financing of sales price up to 60 months

Used Boat Loan – fish for a great rates.  
80% financing of sales price up to 60 months

New Motorcycle Loans.  
80% financing of sales price up to 60 months

### FIRST MORTGAGES



Mortgage rates are rising!

IREFCU offers 10-15 year first mortgages as low as 3.00% for Primary Residence. \$1000.00 or .01% origination.

30 year mortgages also available through our partners, CUCompanies, with low closing cost and the assurance that your mortgage won't be sold.

Call today for current rates.

**\$ IRA Contribution Reminder \$**  
Qualified individuals can still make 2016 contributions to a [Traditional or Roth IRA](#) until April 18, 2017.

#### Upcoming Holidays & Early Closing

January 2<sup>nd</sup> – New Years

January 16<sup>th</sup> – Martin Luther King Jr. Day

February 20<sup>th</sup> - President's Day

Friday, March 31st, we will close at 10:00

to post dividends and prepare quarterly statements.



Your IREFCU staff Cecil, DeDe & Pat



#### Board of Directors

- Wayne Weddington, President • Lorraine Miller, Vice President • Vance Dixon, Treasurer
- Connie Doyle, Secretary • Shirley Forbes • Stephen Roberts • Tim Boyles
  - Frank McClanahan, III • Timothy Driscoll

